

698 1/2 SOUTH OGDEN STREET
BUFFALO, NY 14206-2317

**CAPITAL MANAGEMENT SERVICES, LP**

698 1/2 South Ogden Street Buffalo, NY 14206-2317

Office Hours: M-F 8 am - 9 pm ET

Sat 8 am - 1 pm ET

Toll Free: 1-800-355-3293, Fax: 716-512-6046

Reference# **REDACTED**

REDACTED



T17 P1*****AUTO**3-DIGIT 076

Daniel Nicasio

REDACTED

BERGENFIELD, NJ 07621-1123

Original Creditor: BARCLAYS BANK DELAWARE

Current Creditor: BARCLAYS BANK DELAWARE

Description: Apple

Account #: **REDACTED**

Amount of Debt: \$1656.77

Dear Daniel Nicasio:

March 05, 2015

Our records indicate that we have not received a payment toward your debt to BARCLAYS BANK DELAWARE since our first notice. We wish to inform you that we are willing to negotiate a repayment arrangement with you. We are authorized to accept payment on this account provided it is received in a timely manner.

You may send a payment to Capital Management Services, LP, at 698 1/2 South Ogden Street Buffalo, NY 14206-2317. Our representatives are trained to offer assistance regarding this obligation. For account inquiries, you may contact Capital Management Services, LP, by calling 1-800-355-3293 Mon. through Fri. 8 am to 9 pm ET, Sat. 8 am to 1 pm ET. You may also make payments online at: www.cms-trans.com.

This is an attempt to collect a debt; any information obtained will be used for that purpose. This communication is from a debt collector.

[EXHIBIT A]

698 1/2 SOUTH OGDEN STREET
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Toll Free: 1-800-355-3293, Fax: 716-512-6046

Reference# **REDACTED**

REDACTED

|||||
T78 P2****AUTO**ALL FOR AADC 076

Daniel Nicasio
REDACTED
BERGENFIELD, NJ 07621-1123

Original Creditor: BARCLAYS BANK DELAWARE
Current Creditor: BARCLAYS BANK DELAWARE
Description: Apple
Account #: **REDACTED**
Amount of Debt: \$1656.77

Dear Daniel Nicasio:

April 08, 2015

Our records indicate that we have not received a payment toward your debt to BARCLAYS BANK DELAWARE since our first notice. We wish to inform you that we are willing to negotiate a repayment arrangement with you. We are authorized to accept payment on this account provided it is received in a timely manner.

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[EXHIBIT A]